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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
(Attorney Docket No. 12406US01)

In the Application of:

**Milan Kratka**

Serial No.: 09/283,781

Filed: April 1, 1999

Examiner: Clement B. Graham

Group Art Unit: 3628

For: **RISK-ADJUSTED METHOD  
FOR COMPUTING FINANCIAL  
DERIVATIVES**



EXPRESS MAIL LABEL NO.  
EV 164032600 US

DATE OF MAILING:

March 31, 2003

RESPONSE TO OFFICE ACTION DATED OCTOBER 1, 2002

Commissioner for Patents  
Box PATENT APPLICATION  
Washington, D.C. 20231

RECEIVED  
APR 08 2003  
GROUP 3600

Dear Sir:

Applicant hereby responds to the non-final Office Action, mailed October 1, 2002, in the above-entitled Application. A Petition for Three-Month Extension of Time is filed concurrently herewith.

REMARKS

Claims 1-2 are pending in the Application. Claims 1 and 2 stand rejected under 35 U.S.C. § 103(a) as being unpatentable in view of Miloje Makivic U.S. Patent 6,061,662. Applicant respectfully traverses the Examiner's rejection, for the following reasons.

First, Applicant's invention is based on, and expressly includes, qualitative and quantitative utilization of the various risks associated with derivatives into pricing of these